

Sent certified mail 5/6/2022

May 5, 2022

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UNITED STATES BANKRUPTCY COURT
District of New Jersey
402 East State Street
Trenton, New Jersey 08608
Attn: Honorable Judge Michael B. Kaplan

RE: CASE NO.: 21-12573-MBK

Dear Honorable Judge Kaplan,

I hope this reaches you well. We are writing to you on behalf of our Chapter 13 Plan. I have enclosed documents for your review. We are beyond defeated with this entire plan. Mike and I severely panicked and we were and still are extremely distraught over our decision to agree to this payment plan.

We were and are extremely anxious and feel like our souls are no longer in our bodies. The debts that were incurred were all business related and we have been paying back 100% for unsecured credit cards and debts. We did pay these creditors before it became so overwhelming and considering we have a seasonal business; our income could not support the monthly payments.

That's when we contacted Mr. Marc C. Capone, Esq. for help and sound advice. After his review, he recommended filing Chapter 13 and unfortunately for us, I under severe distress and anxiety agreed to the payment plan. No fault of his, it was my severe panic attacks that led me with a clouded mind to agree to these figures and absurd time frame of 5 years pay back, it was impossible then as much as it is today. We just wanted to make everything ok.

I even as of this writing am uncontrollably sobbing, as I did when we sat with Mr. Capone and as I do every day, carrying this unbearable weight.

Mike & I cannot make these exorbitant monthly payments any longer, we cannot afford them.

We are asking your Honor that you please help us. We are respectfully requesting a reconfiguration of the existing order/payments that was made on June 9, 2021.

We need this plan to be restructured by Mr. Albert Russo to a more realistic payment schedule for us to pay and continue to live and be able to breathe.

FILED
JEANNE A. NAUGHTON, CLERK

MAY 16 2022

U.S. BANKRUPTCY COURT
TRENTON, NJ
BY W. J. G. G. G. DEPUTY

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UNITED STATES BANKRUPTCY COURT - Attn: Honorable Judge Michael B. Kaplan

We cannot ask our attorney, Mr. Marc C. Capone to do this for us because we cannot afford to pay him his outrageous fees, they are extremely high, and we cannot struggle anymore then we are already are on a daily basis with any additional expenses added on to this horrific situation we are in.

We are asking to come to a solution that will be peaceful and realistic where we can pay back everyone. We are not asking for a pass; I am asking so I can stop having horrible thoughts.

We need your help your Honor as well as our Trustee, Mr. Albert Russo's to deal with us directly with your authorization of course and restructure the monthly amount where it is doable, and we can still pay our current monthly bills and not fall behind. Which we have not but we with this horrible hit with inflation, gas prices, food prices and less people hiring our company to perform masonry work at their homes due to lack of their funds puts us in a horrific position, one without a paycheck.

This plea to you your Honor, is detrimental to my physical as well as mental health we need help, and we don't want to lose our house, nor have any food on our table but we do and will fulfill our responsibilities, but we need a lower monthly amount and a longer payment plan to be arranged.

We are having a severe financial hardship; your Honor and it rips my heart out every day and that's no way to live when all we were trying to do is keep a business running that we owned for 20 years.

We have never missed a single payment to Mr. Albert Russo since the beginning of this Order.

Nor have we not fulfilled our financial obligation to pay our attorney, Mr. Marc C. Capone who was paid in full before this order was approved and after as well. We paid thousands to him and don't get me wrong everyone is entitled to get paid for their work. But, when you are a small business as we are people seem not to care and that's when it all turned sour. No excuses just the truth.

I will mail Mr. Albert Russo, our Trustee a check for the month of May 2022 in the amount of \$ 1,500.00 and that was borrowed. I am so upset over this that my insides are literally shaking as I type this. Failures we are not, decent human beings we are and we need your help PLEASE.

We await your decision and or any correspondence from yourself or Mr. Russo, hopefully before our next payment is due. God willing you have mercy and compassion and grant us a restructure of this payment plan to an affordable monthly amount, we are requesting \$1,000.00 until paid in full.

With most grateful of hearts, we thank you both for this request. Michael A. Ferguson & Theresa Sertich CASE NO., 21-12573-MBK

Cc: Mr. Albert Russo with May 2022 payment amount of \$ 1,500.00 and copy of this letter.